WE CLAIM:

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- 1. A semiconductor device including a contact pad and circuit metallization on the surface of an integrated circuit chip, comprising:
 - a stack of protection layers over the surface of said chip, said stack comprising a first inorganic layer on said surface, a polymer layer on said first inorganic layer, and a second inorganic layer on said polymer layer;
 - a window in said stack of layers exposing said
 metallization on said integrated circuit chip;
 - a patterned seed metal layer on said metallization
 in said window and on said second inorganic layer
 around said window; and
 - a buffer metal layer positioned on said seed metal layer.
- 2. The device according to Claim 1 wherein said interconnecting metallization comprises copper.
- 20 3. The device according to Claim 1 wherein said first inorganic layer comprises silicon nitride.
 - 4. The device according to Claim 1 wherein said first inorganic layer is selected from a group consisting of silicon nitride, silicon oxynitride, silicon carbide, polyimide, and stacked layer of said materials.
 - 5. The device according to Claim 1 wherein said first inorganic layer has a thickness in the range from about 0.5 to 2 $\mu m_{\rm *}$
- 6. The device according to Claim 1 wherein said polymer layer comprises benzocyclobutene or polybenzoxazole.
 - 7. The device according to Claim 1 wherein said polymer layer is selected from a group consisting of

- polyimides, polyamic acids, polybenzoxazoles, benzocyclobutenes, polybenzocyclobutenes, and polysiloxanes.
- 8. The device according to Claim 1 wherein said polymer layer has a thickness of the range from about 3 to 10 μm .
 - 9. The device according to Claim 1 wherein said second inorganic layer comprises silicon dioxide.
- 10. The device according to Claim 1 wherein said second
 10 inorganic layer is a dielectric selected from a group
 consisting of silicon dioxide, silicon nitride, silicon
 oxynitride, and stacked layers thereof.
 - 11. The device according to Claim 1 wherein said second inorganic layer has a thickness from about 0.5 to 2 μm .
- 15 12. The device according to Claim 1 wherein said seed metal comprises copper.
 - 13. The device according to Claim 1 wherein said seed metal overlaps said second inorganic layer by an amount between about 5 and 15 μm .
- 20 14. The device according to Claim 1 wherein said buffer metal comprises a single metal layer.
 - 15. The device according to Claim 14 wherein said single metal layer comprises copper or a copper alloy.
 - 16. The device according to Claim 1 wherein said buffer metal comprises a stack of metal layers.

- 17. The device according t Claim 16 wherein said stack of metal layers comprises copper in contact with said seed metal, nickel on top of said copper, and palladium as outermost metal.
- 30 18. The device according to Claim 1 further comprising a metal reflow element attached to said buffer metal.

- 19. The device according to Claim 1 further comprising a bond wire attached to said buffer metal.
- 20. A semiconductor device including a contact pad and circuit metallization on the surface of an integrated circuit chip, comprising:

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- a stack of protection layers over the surface of said chip, said stack comprising a first inorganic layer on said surface, a polymer layer on said first inorganic layer, and a second inorganic layer on said polymer layer;
- a window in said stack of layers exposing said
 metallization on said integrated circuit chip;
- a seed metal layer on said metallization in said
- window and on said second inorganic layer, said seed metal layer patterned to form an extended trace remote from said window; and
- a patterned buffer metal layer positioned on a selected location of said seed metal layer.
- 21. The device according to Claim 20 further comprising a metal reflow element attached to said buffer metal.
- 22. The device according to Claim 20 further comprising a bond wire attached to said buffer metal.
- 23. A wafer-level method for the fabrication of bonding pads on integrated circuit wafers having
- interconnection metallization, comprising the steps of:

 depositing over the wafer surface a stack of

 protection layers comprising:
 - a first layer of inorganic material;
 - a layer of polymer material over said first inorganic layer; and
 - a second layer of inorganic material over said
 polymer layer;

- patterning said stack of protection layers by opening a plurality of windows in said stack to expose portions of said chip interconnection metallization;
- 5 depositing a conductive seed layer covering said patterned stack; and
 - depositing a buffer metal layer onto said exposed seed layer.
- 24. The method according to Claim 23 wherein said step of depositing a buffer metal layer comprises depositing a a buffer metal layer on said seed layer at a location remote from said window.
 - 25. The method according to Claim 23 wherein said buffer metal layer comprises a single metallic layer.
- 15 26. The method according to Claim 25 further comprising the step of depositing a bump of reflowable metal onto said buffer metal layer.
 - 27. The method according to Claim 23 wherein said buffer metal layer comprises a stack of metal layers including an outermost bondable metal layer.
 - 28. The method according to Claim 27 further comprising the step of attaching a bonding wire to said outermost bondable layer of said stack.

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